

Examiner's Requirement for Information - 37 C.F.R.. § 1.105 and Reply

"1. Applicant and assignee of this application are required under 37 CFR 1.105 to provide the following information that the examiner has determined is reasonably necessary to the examination of this application."

"(1) A copy of any non-patent literature, published application, or patent (U.S. or foreign), by any of the inventors, or information that was used in the invention process, such as by designing around or providing a solution to accomplish an invention result. In response to this requirement, please provide the title, citation and copy of each publication that any of the applicants relied upon to develop the disclosed subject matter that describes the applicant's invention, particularly as to developing the features of:

- identifying a type of user account;
- if a non-local user account type is identified, establishing a real-time interactive session directly between the user at the local terminal and a host processor;
- automatically presenting a list of language options at the local terminal by the host processor;
- receiving the user's selection of a language from said list of language options by the host processor;
- automatically prompting said user for an access code in said selected language at the local terminal by the host processor;
- receiving the user's input of said access code by the host processor;
- automatically verifying said access code by the host processor;
- automatically providing said user with a list of transactions in said selected language at the local terminal by the host processor;
- receiving the user's selection of a transaction from said list of transactions by the host processor;
- automatically determining by the host processor whether said local terminal supports said selected transaction; and
- if said selected transaction is not supported by said local terminal, automatically informing said user at the local terminal by the host processor that said selected transaction cannot be performed; [as recited in claim 1]. For each publication, please provide a concise explanation of the reliance placed on that publication in the development of the disclosed subject matter."

Reply: The information required to be submitted under item (1) does not exist or is unknown and/or is not readily available to the party or parties from which it was requested. While not believed to fall within the scope of any information specified in or properly required to be submitted under item (1), submitted herewith are copies of technical documents entitled "Standalone Card Processing for International Citicard (ICC) CAT Application Product Specification" consisting of 87 sheets and "Global International Citicard (ICC) CAT Application Product Specification" consisting of 277 sheets, respectively, that relate to the subject matter of the present invention

which were prepared by the inventors or caused to be prepared under the direction and supervision of the inventors and which have at all times been clearly marked, designated and maintained as confidential and proprietary unpublished internal documents.

"(2) A working prototype of the invention that can be tested by the examiner. Is the invention currently available commercially? In response to this requirement, please provide the names of any products or services that have incorporated the claimed subject matter."

Reply: There is no "working prototype" of the invention that can be tested by the examiner. The invention is currently accessible commercially via Citibank self-service financial transaction terminals known as CATs (and at least partially accessible on Citibank non-CAT terminals) in the U.S. and abroad. Otherwise, the information required to be submitted under item (2) does not exist or is unknown and/or is not readily available to the party or parties from which it was requested.

"(3) The trade names and providers of any products or services in competition with the invention."

Reply: The information required to be submitted under item (3) is unknown and/or is not readily available to the party or parties from which it was requested.

"(4) Identification of the true assignees of the current invention."

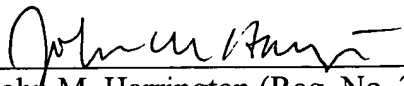
Reply: The identification of the true assignee of the current invention is Citicorp Development Center, Inc.

Conclusion

The examiner is respectfully invited to telephone the undersigned at (336) 607-7318 to discuss any questions relating to the application.

Respectfully submitted,

Date: 11/23/05



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